

## **Arizona Attorney General Terry Goddard**

Educating • Protecting
Empowering
Arizona Consumers

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## TIPS TO PROTECT YOURSELF AGAINST IDENTITY THEFT

- Carefully review your bank and credit card statements monthly, and notify the institution immediately of any unauthorized activity.
- Write "Ask for photo ID" next to your signature on the back of your credit cards.
- Ask your credit card company to stop sending blank checks with your statements.
- Ask credit card companies and financial institutions to include photo identification on your bank and credit cards.
- Always take your credit card receipts.
- Ask your bank to send your bank statement and other communications to you
  electronically rather than through the mail. You can usually do this by visiting your
  bank's website, viewing your account and choosing the "paperless" option.
- Keep documents containing personal information, credit card account information and PIN numbers in a safe place.
- Ask businesses that you deal with to shred your applications, receipts and other documents upon completion of their use.
- Minimize the amount of personal information you give out, especially online.
- Do not give your personal information in response to email scams (phishing) that appear to be from a bank, credit card company or Internet service provider.
- When ordering by phone or online, use a credit card rather than a debit card because there are greater protections with a credit card.
- Never give bank or credit card account information over the phone unless you initiated the call and know the business.
- Order a free copy of your credit report annually and check it carefully (www.annualcreditreport.com).
- Parents should check their children's credit reports once a year.
- Guard your Social Security number, the key to identity theft:
  - o Never carry your Social Security card with you.
  - Do not give out your Social Security number unless it is required for employment, a bank account or other legitimate purpose.
  - o Do not put your Social Security number on your driver's license.
- Always use a secure mailbox when mailing checks or other sensitive materials.
- Shred everything with personal identifying information before discarding.
- Delete all personal information from your computer before disposing of it.
- Remove your name from mailing lists generated by telemarketers. Contact the Direct Marketing Association at www.dmaconsumers.org.

If you suspect you may be a victim of identity theft, report it to your local law



